

Principal Term Life Insurance

Affordable protection that fits your life



You've done some exciting and memorable things in life, and have so much to look forward to. And, while we know choosing life insurance right now isn't fun, it can give you the peace-of-mind to focus on other things. We're here to help you understand your options and protect the life you've built. Term life insurance can offer you the financial protection you need down the road, so you can focus on living your best life now.

What is term life insurance?

Term insurance pays a simple death benefit if you should die during the specified period of time, usually at cheaper premium costs.

Term life insurance provides many benefits:

- › Affordable protection for short-term needs that may lessen over time, such as mortgages or business loans.
- › Tax-free death benefit for beneficiaries.¹
- › Guaranteed coverage for the policy period you choose: 10-, 15-, 20- and 30-year.²

How do you know if term insurance is right for you?

You know you need life insurance, but you're not sure which type of policy you should purchase. Consider some of the differences between term and permanent insurance. A good way to compare them is to think about renting (term) vs. owning a home (permanent).

Feature	Term (rent)	Permanent (own)
Tax-free death benefit	X	X
Typically lower premium payment	X	
Possible guaranteed level payment for life		X
Potential ability to pay off (pay up) the policy early		X
Potential to build equity (cash value)		X

What does Principal® offer you?

- › Our Principal Accelerated UnderwritingSM program provides fast and easy underwriting in a simple three-step process.³
- › Additional coverage options include: Child term insurance, Accelerated Benefits and Waiver of Premium rider.⁴
- › Flexible conversion option allows you to switch to a permanent policy as your insurance needs change. No additional underwriting is required.^{5,6}

Term insurance provides many benefits to help plan for the unexpected. Choose the best policy that works for your situation and needs. We can provide you the guidance and support you need to help you achieve your goals.



Contact your financial professional or go to www.principal.com.

¹ Life insurance proceeds generally pay to the beneficiary federal income-tax free.

² If you continue the term policy past the guaranteed premium period, the premium will increase and may become less attractive.

³ For 40-50% of applicants who qualify. Based on age, product, face amount and personal history.

⁴ Policy rider descriptions are not intended to cover all restrictions, conditions or limitations. See policy for full rider details. Riders are subject to state availability.

⁵ When you are ready to convert, you have the option to select the best-suited product available for conversion at that time.

⁶ If a term policy is converted to a permanent plan that offers the Chronic Illness Death Benefit Advance rider, the insured must undergo full underwriting to add this rider.

Principal National Life Insurance Company and Principal Life Insurance Company, Des Moines, IA 50392, www.principal.com

Insurance issued by Principal National Life Insurance Co. (except in NY) and Principal Life Insurance Co. Principal National and Principal Life are members of the Principal Financial Group®, Des Moines, IA 50392

Principal National Life Insurance Company Policy Form: ICC13 SN 89/SN 89, Rider Forms: SN 2, SN 3, SN 4, SN 5, and SN 42

Principal Life Insurance Company Form: SF 946 NY, SF 946 NY U, Rider Forms: SF 686 NY, SF807 NY, and SF 880 NY

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May lose value • Not a deposit • No bank or credit union guarantee
Not insured by any Federal government agency

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